

UNITED STATES APPLICATION FOR LETTERS PATENT

for

HAND-HELD ELECTRONIC CHECKBOOK

By

Samuel H. Fleming

Filed

October 27, 2001

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000
1001
1002
1003
1004
1005
1006
1007
1008
1009
1010
1011
1012
1013
1014
1015
1016
1017
1018
1019
1020
1021
1022
1023
1024
1025
1026
1027
1028
1029
1030
1031
1032
1033
1034
1035
1036
1037
1038
1039
1040
1041
1042
1043
1044
1045
1046
1047
1048
1049
1050
1051
1052
1053
1054
1055
1056
1057
1058
1059
1060
1061
1062
1063
1064
1065
1066
1067
1068
1069
1070
1071
1072
1073
1074
1075
1076
1077
1078
1079
1080
1081
1082
1083
1084
1085
1086
1087
1088
1089
1090
1091
1092
1093
1094
1095
1096
1097
1098
1099
1100
1101
1102
1103
1104
1105
1106
1107
1108
1109
1110
1111
1112
1113
1114
1115
1116
1117
1118
1119
1120
1121
1122
1123
1124
1125
1126
1127
1128
1129
1130
1131
1132
1133
1134
1135
1136
1137
1138
1139
1140
1141
1142
1143
1144
1145
1146
1147
1148
1149
1150
1151
1152
1153
1154
1155
1156
1157
1158
1159
1160
1161
1162
1163
1164
1165
1166
1167
1168
1169
1170
1171
1172
1173
1174
1175
1176
1177
1178
1179
1180
1181
1182
1183
1184
1185
1186
1187
1188
1189
1190
1191
1192
1193
1194
1195
1196
1197
1198
1199
1200
1201
1202
1203
1204
1205
1206
1207
1208
1209
1210
1211
1212
1213
1214
1215
1216
1217
1218
1219
1220
1221
1222
1223
1224
1225
1226
1227
1228
1229
1230
1231
1232
1233
1234
1235
1236
1237
1238
1239
1240
1241
1242
1243
1244
1245
1246
1247
1248
1249
1250
1251
1252
1253
1254
1255
1256
1257
1258
1259
1260
1261
1262
1263
1264
1265
1266
1267
1268
1269
1270
1271
1272
1273
1274
1275
1276
1277
1278
1279
1280
1281
1282
1283
1284
1285
1286
1287
1288
1289
1290
1291
1292
1293
1294
1295
1296
1297
1298
1299
1300
1301
1302
1303
1304
1305
1306
1307
1308
1309
1310
1311
1312
1313
1314
1315
1316
1317
1318
1319
1320
1321
1322
1323
1324
1325
1326
1327
1328
1329
1330
1331
1332
1333
1334
1335
1336
1337
1338
1339
1340
1341
1342
1343
1344
1345
1346
1347
1348
1349
1350
1351
1352
1353
1354
1355
1356
1357
1358
1359
1360
1361
1362
1363
1364
1365
1366
1367
1368
1369
1370
1371
1372
1373
1374
1375
1376
1377
1378
1379
1380
1381
1382
1383
1384
1385
1386
1387
1388
1389
1390
1391
1392
1393
1394
1395
1396
1397
1398
1399
1400
1401
1402
1403
1404
1405
1406
1407
1408
1409
1410
1411
1412
1413
1414
1415
1416
1417
1418
1419
1420
1421
1422
1423
1424
1425
1426
1427
1428
1429
1430
1431
1432
1433
1434
1435
1436
1437
1438
1439
1440
1441
1442
1443
1444
1445
1446
1447
1448
1449
1450
1451
1452
1453
1454
1455
1456
1457
1458
1459
1460
1461
1462
1463
1464
1465
1466
1467
1468
1469
1470
1471
1472
1473
1474
1475
1476
1477
1478
1479
1480
1481
1482
1483
1484
1485
1486
1487
1488
1489
1490
1491
1492
1493
1494
1495
1496
1497
1498
1499
1500
1501
1502
1503
1504
1505
1506
1507
1508
1509
1510
1511
1512
1513
1514
1515
1516
1517
1518
1519
1520
1521
1522
1523
1524
1525
1526
1527
1528
1529
1530
1531
1532
1533
1534
1535
1536
1537
1538
1539
1540
1541
1542
1543
1544
1545
1546
1547
1548
1549
1550
1551
1552
1553
1554
1555
1556
1557
1558
1559
1560
1561
1562
1563
1564
1565
1566
1567
1568
1569
1570
1571
1572
1573
1574
1575
1576
1577
1578
1579
1580
1581
1582
1583
1584
1585
1586
1587
1588
1589
1590
1591
1592
1593
1594
1595
1596
1597
1598
1599
1600
1601
1602
1603
1604
1605
1606
1607
1608
1609
1610
1611
1612
1613
1614
1615
1616
1617
1618
1619
1620
1621
1622
1623
1624
1625
1626
1627
1628
1629
1630
1631
1632
1633
1634
1635
1636
1637
1638
1639
1640
1641
1642
1643
1644
1645
1646
1647
1648
1649
1650
1651
1652
1653
1654
1655
1656
1657
1658
1659
1660
1661
1662
1663
1664
1665
1666
1667
1668
1669
1670
1671
1672
1673
1674
1675
1676
1677
1678
1679
1680
1681
1682
1683
1684
1685
1686
1687
1688
1689
1690
1691
1692
1693
1694
1695
1696
1697
1698
1699
1700
1701
1702
1703
1704
1705
1706
1707
1708
1709
1710
1711
1712
1713
1714
1715
1716
1717
1718
1719
1720
1721
1722
1723
1724
1725
1726
1727
1728
1729
1730
1731
1732
1733
1734
1735
1736
1737
1738
1739
1740
1741
1742
1743
1744
1745
1746
1747
1748
1749
1750
1751
1752
1753
1754
1755
1756
1757
1758
1759
1760
1761
1762
1763
1764
1765
1766
1767
1768
1769
1770
1771
1772
1773
1774
1775
1776
1777
1778
1779
1780
1781
1782
1783
1784
1785
1786
1787
1788
1789
1790
1791
1792
1793
1794
1795
1796
1797
1798
1799
1800
1801
1802
1803
1804
1805
1806
1807
1808
1809
1810
1811
1812
1813
1814
1815
1816
1817
1818
1819
1820
1821
1822
1823
1824
1825
1826
1827
1828
1829
1830
1831
1832
1833
1834
1835
1836
1837
1838
1839
1840
1841
1842
1843
1844
1845
1846
1847
1848
1849
1850
1851
1852
1853
1854
1855
1856
1857
1858
1859
1860
1861
1862
1863
1864
1865
1866
1867
1868
1869
1870
1871
1872
1873
1874
1875
1876
1877
1878
1879
1880
1881
1882
1883
1884
1885
1886
1887
1888
1889
1890
1891
1892
1893
1894
1895
1896
1897
1898
1899
1900
1901
1902
1903
1904
1905
1906
1907
1908
1909
1910
1911
1912
1913
1914
1915
1916
1917
1918
1919
1920
1921
1922
1923
1924
1925
1926
1927
1928
1929
1930
1931
1932
1933
1934
1935
1936
1937
1938
1939
1940
1941
1942
1943
1944
1945
1946
1947
1948
1949
1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960
1961
1962
1963
1964
1965
1966
1967
1968
1969
1970
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
2027
2028
2029
2030
2031
2032
2033
2034
2035
2036
2037
2038
2039
2040
2041
2042
2043
2044
2045
2046
2047
2048
2049
2050
2051
2052
2053
2054
2055
2056
2057
2058
2059
2060
2061
2062
2063
2064
2065
2066
2067
2068
2069
2070
2071
2072
2073
2074
2075
2076
2077
2078
2079
2080
2081
2082
2083
2084
2085
2086
2087
2088
2089
2090
2091
2092
2093
2094
2095
2096
2097
2098
2099
2100
2101
2102
2103
2104
2105
2106
2107
2108
2109
2110
2111
2112
2113
2114
2115
2116
2117
2118
2119
2120
2121
2122
2123
2124
2125
2126
2127
2128
2129
2130
2131
2132
2133
2134
2135
2136
2137
2138
2139
2140
2141
2142
2143
2144
2145
2146
2147
2148
2149
2150
2151
2152
2153
2154
2155
2156
2157
2158
2159
2160
2161
2162
2163
2164
2165
2166
2167
2168
2169
2170
2171
2172
2173
2174
2175
2176
2177
2178
2179
2180
2181
2182
2183
2184
2185
2186
218

HAND-HELD ELECTRONIC CHECKBOOK

BACKGROUND OF THE INVENTION

The disclosure relates generally to hand-held computing devices, and more particularly to a method and apparatus for using an electronic checkbook. The electronic checkbook is intended to replace the typical paper and pen checkbook carried by consumers.

Paper checkbooks are known in the art. However currently checkbook users must manually add deposits and subtract debits. As a result, errors are made and account balances are inaccurately reflected. The result is that users can be unaware of their true account balances, which can result in bounced checks, credit reporting difficulties and costly overdraft fees. Paper checkbooks also result in translation problems as individual handwriting quality varies.

Check writing software is also known in the art. The software is usually loaded onto a user's home computer for use in printing checks in the home. Limitations of software-based check writing are that the user is unwilling or unable to transport his computer and printer each time he needs to write a check. The result is that the user ends up using the paper checkbook while he is out and about, and he uses his software-based check writing program while at home. This dual usage requires the user to be vigilant in cross-recording his transactions to ensure that his account balance is accurately maintained at all times.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a schematic block diagram of an embodiment of the electronic checkbook.

FIG. 2 is an illustration of a physical embodiment of the electronic checkbook.

FIG. 3 is a check template that can be rendered on a display or on a printed check.

FIG. 4 is an illustration of an embodiment of the electronic checkbook's setup/configuration menu items.

DETAILED DESCRIPTION OF THE INVENTION

The disclosure involves a touch-sensitive LCD attached to a small microcontroller- powered computer. The electronic checkbook also comprises a printer capable of printing check-sized documents. The user inputs data into the electronic checkbook by touching the sensitive LCD screen, typing into the keyboard or using an electronic pen or stylus to activate a simulated keyboard.

FIG. 1 is a schematic block diagram of an embodiment of the electronic checkbook 10. In this embodiment the electronic checkbook 10 comprises a housing 12, a user display 14, a data input device or keyboard 16, a printer 18, a processor 20 and a battery well 22. The electronic checkbook 10 also has a wireless input/output port 24 and an A/C adapter port 26. The housing 12 is small enough such that the electronic checkbook 10 is a hand-held device that can fit into a briefcase or a purse and comprises plastic or metal to provide support and protection for the electronics contained within. The housing contains the display 14, data input device 16, printer 18 and processor 20.

FIG. 2 is an illustration of a physical embodiment of the electronic checkbook. The user display 14 is a flip-up display embedded in the upper half of the housing 12. The display 14 displays familiar check registry information that tracks the check number, check date, check amount, current balance and whether the particular check has been reconciled. The display 14 also contains drop down menus for user-configured categories including a setup menu, payee favorites, memo favorites, a to-do list, check background favorites, and dial-up information. The user display 14 can be a touch-sensitive LCD screen or any other suitable display.

The data input device 16 is embedded in the base of the housing 12 and is visible when the display 14 is flipped up. The data input device 16 can be a touch-sensitive LCD and is composed of alphabetic and numeric characters, in addition to common keys appearing on basic calculators supporting functions such as add, subtract, multiply, and divide. The data input device 16 can also be a standard keyboard or a simulated keyboard for use with an electronic pen or stylus.

The printer 18 is located below the data input device 16 in the base of the housing 12. The printer 18 is not visible to the user other than an opening where the electronic check is printed. The print command, key or icon for the printer 18 can be located on the data input device 16 or the display 14.

5 The processor 20 is also embedded in the base of the housing 12 below the data input device 16 and is not visible to the user. The processor 20 is powered by batteries in the battery well 22 or by an A/C adapter 26.

FIG. 3 is a check template 28 that can be rendered on a display or on a printed check. The check template 28 contains fields for completion, some of which are completed by a user with the remainder being completed by the electronic checkbook. These fields include: the user's name and address 30, the date 32, the check number 34, the payee line 36, the dollar amount in numeric form 38, the dollar amount in text form 40, the user's bank information 42, the memo line 44, the signature line 46, and the routing information 48 containing the user's bank account number 50. With the exception of the memo line 44, these fields must generally be completed prior to presentment for payment at a bank.

FIG. 4 is an illustration of setup/configuration menu items 52. The user configures the electronic checkbook 10 with user identifying information such as the user's password 54, the user's name and address 56, the user's bank or other financial institution name and address 58, the user's account number 50, the user's financial institution routing number 48, the user's financial institution dial-up information 60, the user's beginning check number 62, and the user's beginning account balance 64. If not already preset in the electronic checkbook 10 the user will also enter the date and time 66. The setup/configuration menu 52 can also support an electronic signature 68 and user favorite settings 70.

EXAMPLES OF USE

Those with skill in the art will appreciate that the electronic checkbook 10 can use any suitable paper, including single sheets of paper and rolls of paper. In addition, the printer can be any type of printer 18 that can be housed in a hand-held device.

The advantages of the electronic checkbook 10 are many. With the electronic checkbook 10, the account balance is automatically calculated after each check is written or each deposit made. The updated account balance is immediately available to the user. As a result, fewer users will overdraft their accounts resulting in a savings of costly overdraft fees. The checks printed by the electronic checkbook 10 are also printed and are easier to read, resulting in fewer translation errors.

Paper checkbooks are also time consuming. To complete check writing with a paper checkbook, the user must fill out each field of the check prior to signing the check. The electronic checkbook 10 requires the completion of only two fields, the payee line 36 and the numeric amount of the check 38. These check fields can be completed by typing the data into a keyboard 16 or a touch-sensitive LCD display 14, or by writing the data with an electronic pen or stylus (known but not shown). Alternatively, the user can make selections from pull-down menus (known but not shown). The electronic checkbook 10 automatically inserts the remaining information. After the required data has been entered the user can select a print command from the data input device 16 or the display 14 and can print the electronic check directly from the electronic checkbook 10. The electronic check can be signed after it is printed.

In an additional embodiment, the electronic check can be signed before printing using an electronic signature 68. The electronic signature 68 can be a digital signature created with the use of an electronic pen and can be stored in the electronic checkbook. The electronic signature can also be a biometric adopted as a digital signature, for example, a digital version of the user's thumb-print.

In an embodiment of the invention, the payee line 36 can be completed by selecting among one or more favorite entities from a group of favorites stored in the electronic checkbook 10. The memo line 36 can also be completed by selecting from a group of favorite choices. This feature allows a user to keep better track of how funds are spent. For example the check might be for rent/mortgage, car payment, car insurance, groceries, clothing, or entertainment. Additional customized memo options may be created.

With paper checkbooks, users must purchase preprinted check blanks, usually from their banks. If the user moves or changes account information, he must order new checks. With the electronic checkbook 10, account information changes such as name, address, telephone number, financial institution, and account number can be changed electronically using a setup/configuration menu 52. Users need not order preprinted checks or incur additional fees with each change of account information.

An additional advantage of the electronic check is that users can select different check formats from the setup/configuration menu 52. This provides the user with flexibility in choosing check styles and saves the user money from not having to order numerous check styles from the financial institution or other check blank vendor.

In another embodiment the electronic checkbook 10 can store several account numbers representing different accounts as well as descriptions of the various accounts. For example a user might have a checking account and a savings account. Users of the electronic checkbook can write checks or view account balances from multiple accounts on a single electronic checkbook.

The electronic checkbook can, by way of an optional Internet up-link through a wireless input/output port 24, transmit and receive data. Those of skill in the art will appreciate that the input/output port need not be wireless. This feature allows the user to synchronize the electronic checkbook 10 to the user's checking or savings account. The electronic checkbook 10 supports an optional "reconcile the checkbook" function to ensure that the financial institution's records and the electronic checkbook's records match. Differences in account balances can be brought to the user's attention, and in one embodiment the electronic checkbook balance can be corrected to correspond to the financial institution's balance. Paper checkbooks, on the other hand, must be manually balanced or have balances maintained on a separate system.

An additional embodiment of the electronic checkbook 10 allows the user to configure auto-deposits and auto-withdrawals on given dates. For example a car payment that was automatically deducted on the 1st and 15th days of the month

would appear as a deduction on the electronic checkbook on those dates. With paper checkbooks, a user must remember to enter this information and the entry must be done manually. Likewise a user with automatic payroll deposit would automatically have his standard payroll amount appear as a deposit on the payday.

5 A further embodiment of the electronic checkbook allows the user to configure a to-do list that has the capability to use the display 14 to prompt the user through a series of checks on demand that represent repetitive expenditures. These checks on demand represent checks that the user must write each month. Examples of such checks include: rent/mortgage, car payment, car insurance, groceries, and
10 entertainment expenses.

The electronic checkbook 10 also has security superior to paper checkbooks. Paper checkbooks can be used by unauthorized parties who can also write forged checks. Thus, the electronic checkbook 10 preferably requires entry of a password before information is available to a user. Alternative embodiments use stored
15 digital signatures or biometric identification in conjunction with electronic checkbook security.

In addition to functioning as an electronic checkbook 10, the electronic checkbook 10 can also be used to store phone numbers, dates, calendar entries and addresses. Additionally, the electronic checkbook 10 has a built-in calculator (not
20 shown) that can be used for applications beyond account balancing. For example, the calculator allows simple or more complex banking-related or other functions, e.g. loan or mortgage amortization, present and future investment valuation, etc.

Finally, those of skill in the art will appreciate that the invented method and apparatus described and illustrated herein may be implemented in software,
25 firmware or hardware, or any suitable combination thereof. Preferably, the method and apparatus are implemented in a combination of hardware and firmware, for purposes of low cost and flexibility. Thus, those of skill in the art will appreciate that parts of the method and apparatus of the invention may be implemented by a computer or microprocessor process in which instructions are
30 executed, the instructions being stored for execution on a computer-readable medium and being executed by any suitable instruction processor. Alternative

embodiments are contemplated, however, and are within the spirit and scope of the invention.

5 Having described and illustrated the principles of the invention in a preferred embodiment thereof, it should be apparent that the invention can be modified in arrangement and detail without departing from such principles. I claim all modifications and variation coming within the spirit and scope of the following claims.

11
12
13
14
15
16
17
18
19
20
21
22
23
24
25